CERTIFICATE OF FACSIMILE

I hereby certify that this Response and Amendment, pursuant to 37 C.F.R. §1.8 is being faxed to (703) 852-9306 and a confirmation copy is being deposited as U.S. First Class Mail this date with the United States stal Service in an envelope addressed to: Mail Stop Amendment, Commissioner of Patents, P.O. Box 1450, (lexandria, VA 22313-1450, on

Date:

August 26, 2004

By:

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Inventor(s):

Crane, et al.

Docket No.:

10655.7700

Serial No.:

09/415,632

Examiner:

Poinvil, Frantzy

Filed:

October 12, 1999

Group Art Unit:

3628

Title:

SYSTEM AND METHOD

Confirmation No.:

5093

FOR DIVIDING A REMITTANCE AND DISTRIBUTING A PORTION OF THE FUNDS TO MULTIPLE

INVESTMENT PRODUCTS

RECEIVED

SEP 0 3 2004.

RESPONSE AND AMENDMENT

GROUP 3600

Commissioner for Patents PO Box 1450 Alexandria, VA 22313-1450

Dear Commissioner:

In response to the Office Action mailed August 2, 2004 regarding the above-referenced patent application, of which this Response is within the shortened three month statutory period for Response, please amend the application as follows and consider the following remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.

CERTIFICATE OF FACSIMILE

I hereby certify that this Response Transmittal, pursuant to 37 C.F.R. §1.8 is being faxed to (703) 872-\$06 and a confirmation copy is being deposited as U.S. First Class Mail this date with the United States Istal Service in an envelope addressed to: Mail Stop Amendment, Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on

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FOR DIVIDING A REMITTANCE AND DISTRIBUTING A PORTION OF THE FUNDS TO MULTIPLE INVESTMENT PRODUCTS

RESPONSE TRANSMITTAL

RECEIVED SEP 0 3 2004

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

GROUP 3600

Dear Sir/Madam:

Attached herewith is a response to an Office Action dated August 26, 2004 in the aboveidentified application.

FEE CALCULATION, CLAIMS AS AMENDED:

,	Claims remaining after amendmen		Highest number previously paid for		Presen Extra			Additional Fee
Total Effective	12	minus	20	=		Х	18.00 =	\$
Claims							•	
Independent Claims	2		3	=		X	84.00 =	\$
If amendment enters application for first		-		m(s	s) into t	his	\$260.00 +	N/A
							Subtotal:	\$

Appl. No. 09/415,632 Response dated August 26, 2004 Reply to Office Action dated 8/2/2004

If one of the "small entity" boxes above is checked, enter half (½) of the second subtotal and subtract. Information Disclosure Statement Pursuant to 37 C.F.R. §§1.97-1.98 TOTAL ADDITIONAL FEE ENCLOSED: [] Please charge Deposit Account No. 19-2814 in the amount of \$ A duplicate copy of this sheet is attached.		alculation: Request for Extension of Time pursuant to T.R. §1.136(a)		
Response filed within second month after due date – add \$ 420.00 Response filed within third month after due date – add \$ 950.00 Response filed within fourth month after due date – add \$ 1480.00 Response filed within fifth month after due date – add \$ 2010.00 TOTAL: If one of the "small entity" boxes above is checked, enter half (½) of the second subtotal and subtract. Information Disclosure Statement Pursuant to 37 C.F.R. §§1.97-1.98 TOTAL ADDITIONAL FEE ENCLOSED: Please charge Deposit Account No. 19-2814 in the amount of \$	[]	Response filed within first month after due date – add	\$ 110.00	
Response filed within third month after due date – add \$950.00 Response filed within fourth month after due date – add \$1480.00 Response filed within fifth month after due date – add \$2010.00 TOTAL: If one of the "small entity" boxes above is checked, enter half (½) of the second subtotal and subtract. Information Disclosure Statement Pursuant to 37 C.F.R. §§1.97-1.98 TOTAL ADDITIONAL FEE ENCLOSED: Please charge Deposit Account No. 19-2814 in the amount of \$	i i		\$ 420.00	
Response filed within fifth month after due date – add \$2010.00 TOTAL: If one of the "small entity" boxes above is checked, enter half (½) of the second subtotal and subtract. Information Disclosure Statement Pursuant to 37 C.F.R. §§1.97-1.98 TOTAL ADDITIONAL FEE ENCLOSED: Please charge Deposit Account No. 19-2814 in the amount of \$	[]		\$ 950.00	
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Information Disclosure Statement Pursuant to 37 C.F.R. §§1.97-1.98 TOTAL ADDITIONAL FEE ENCLOSED: [] Please charge Deposit Account No. 19-2814 in the amount of \$ A duplicate copy of this sheet is attached. [] Check No in the total amount of \$ is attached. This statement does NOT authorize charge of the issue fee. The Commission thereby authorized to charge any other fee specifically authorized hereafter, or any deficient the fee(s) filed, or asserted to be filed, or which should have been filed herewith or conceany paper filed hereafter, and which may be required under 37 C.F.R. §§1.16-1.18 (deficiently) now or hereafter relative to this Application and the resulting Official document und C.F.R. §1.20, or credit any overpayment to Account No. 19-2814 for which purpose a duple copy of this sheet is attached. Respectfully submitted,		•)	
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Howard I. Sobelman Reg. No. 39,038	the fee any pa only) r C.F.R.	authorized to charge any other fee specifically authorized (s) filed, or asserted to be filed, or which should have been per filed hereafter, and which may be required under 37 to wow or hereafter relative to this Application and the resulting \$1.20, or credit any overpayment to Account No. 19-2814 f this sheet is attached. Respectfully	hereafter, or any en filed herewith C.F.R. §§1.16-1.1 ing Official document of the control of th	deficiency or concerni 8 (deficien nent under

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SNELL & WILMER, L.L.P.

One Arizona Center 400 East Van Buren Phoenix, Arizona 85004-2202 Phone: (602) 382-6228

Fax: (602) 382-6228

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>	Respo	No. 09/415,632 nse datad Augusto 26, 2004	•			
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		Date	d	104		
*	SNEI.	LL & WILMER, L.L.P.				

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